

Certificate Number: 03088-PAE-DE-034724877

Bankruptcy Case Number: 20-12225



03088-PAE-DE-034724877

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 31, 2020, at 9:58 o'clock AM CDT, Arelis A Pizarro-Williams completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 31, 2020 By: /s/Cruz Villarreal

Name: Cruz Villarreal

Title: Counselor